

Fill in this information to identify your case.

| | | | |
|---|--------------------------------|-------------|-----------|
| Debtor 1 | First Name | Middle Name | Last Name |
| Debtor 2 | (Spouse, if filing) First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of | | | |
| Case number (If known) 23-10722 | | | |

FILED
JEANNE A. NAUGHTON, CLERK

JUN 09 2023

U.S. BANKRUPTCY COURT
CAMDEN, N.J.

BY

DEPUTY

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 Debtor 2

Dates Debtor 2
lived there

Same as Debtor 1

Same as Debtor 1

Number Street

From _____

Number Street

From _____

To _____

To _____

City _____ State ZIP Code _____

City _____ State ZIP Code _____

Same as Debtor 1

Number Street

From _____

Number Street

From _____

To _____

To _____

City _____ State ZIP Code _____

City _____ State ZIP Code _____

Same as Debtor 1

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1

Robert

First Name

Middle Name

Last Name

Case number (if known)

23-10722

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

From January 1 of current year until
 the date you filed for bankruptcy:

Sources of income

Check all that apply

Wages, commissions,
 bonuses, tips
 Operating a business

Gross income

(before deductions and
 exclusions)

\$ 9,500

Sources of income

Check all that apply

Wages, commissions,
 bonuses, tips
 Operating a business

Gross income

(before deductions and
 exclusions)

\$

For last calendar year:

(January 1 to December 31, 2022)

Wages, commissions,
 bonuses, tips
 Operating a business

\$ 8,500

Wages, commissions,
 bonuses, tips
 Operating a business

\$

For the calendar year before that:

(January 1 to December 31, 2021)

Wages, commissions,
 bonuses, tips
 Operating a business

\$

Wages, commissions,
 bonuses, tips
 Operating a business

\$

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

From January 1 of current year until
 the date you filed for bankruptcy:

Sources of income

Describe below

Gross income from
 each source(before deductions and
 exclusions)

SELF EMPLOYED \$ 8,500

Gross income from
 each source(before deductions and
 exclusions)

\$ 8,500

For last calendar year:

(January 1 to December 31, 2021)

\$

\$

For the calendar year before that:

(January 1 to December 31, 2020)

\$

\$

Debtor 1

Robert

First Name

Middle Name

Deacon

Last Name

Case number (if known)

23-10722**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

7. Did you incur any debts in the 90 days before you filed for bankruptcy?

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name | Number Street | City | State | ZIP Code | Dates of payment | Total amount paid | Amount you still owe | Was this payment for: |
|-----------------|---------------|------|-------|----------|------------------|-------------------|----------------------|---|
| | | | | | | \$ _____ | \$ _____ | <input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| | | | | | | \$ _____ | \$ _____ | <input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| | | | | | | \$ _____ | \$ _____ | <input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |

Debtor 1

Robert

First Name

Middle Name

Deacon

Last Name

Case number (if known)

23-10722

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

| Insider's Name | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|---------------------|------------------|-------------------|----------------------|-------------------------|
| Number Street | | \$ | \$ | |
| City State ZIP Code | | | | |
| Insider's Name | | \$ | \$ | |
| Number Street | | | | |
| City State ZIP Code | | | | |

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Insider?

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments that benefited an insider.

| Insider's Name | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment (include creditor's name) |
|---------------------|------------------|-------------------|----------------------|--|
| Number Street | | \$ | \$ | |
| City State ZIP Code | | | | |
| Insider's Name | | \$ | \$ | |
| Number Street | | | | |
| City State ZIP Code | | | | |

Debtor 1

Robert

Middle Name

Deacon

Last Name

Case number (if known)

23-10722

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title _____

Nature of the case**Court or agency****Status of the case**

Case number _____

Court Name _____

 Pending

Case title _____

Court Name _____

 On appeal

Case number _____

Number Street _____

 Concluded

Number Street _____

 Pending

City _____ State _____ ZIP Code _____

 On appeal

City _____ State _____ ZIP Code _____

 Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

 No. Go to line 11. Yes. Fill in the information below.

Creditor's Name _____

Describe the property

Date _____

Value of the property \$ _____

Number Street _____

Explain what happened

- Property was repossessed.
- Property was foreclosed.
- Property was garnished.
- Property was attached, seized, or levied.

City _____ State _____ ZIP Code _____

Creditor's Name _____

Describe the property

Date _____

Value of the property \$ _____

Number Street _____

Explain what happened

- Property was repossessed.
- Property was foreclosed.
- Property was garnished.
- Property was attached, seized, or levied.

City _____ State _____ ZIP Code _____

Debtor 1

RobertDeacon

First Name

Middle Name

Last Name

Case number (if known)

23-10722

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

 No Yes. Fill in the details.

Describe the action the creditor took

Date action was taken

Amount

Creditor's Name

Number Street

City State ZIP Code

Last 4 digits of account number: XXXX-_____

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

 No Yes**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

 No Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you

Debtor 1

Robert

First Name

Middle Name

Deacon

Last Name

Case number (if known)

23-10722

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

 No Yes. Fill in the details for each gift or contribution.

| Charity's Name | Describe what you contributed | Date you contributed | Value |
|---------------------|-------------------------------|----------------------|----------|
| Number Street | | | \$ _____ |
| City State ZIP Code | | | \$ _____ |

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

 No Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss | Date of your loss | Value of property lost |
|--|--|-------------------|------------------------|
| | | | \$ _____ |

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

 No Yes. Fill in the details.

| Person Who Was Paid | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| Number Street | | | \$ _____ |
| City State ZIP Code | | | \$ _____ |
| Email or website address | | | \$ _____ |
| Person Who Made the Payment, If Not You | | | |

Debtor 1

Robert

First Name

Middle Name

Last Name

Case number (if known)

23-10722

Person Who Was Paid

Number Street

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or
transfer was madeAmount of
payment

\$

\$

\$

\$

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Description and value of any property transferred

Date payment or
transfer was madeAmount of payment
made

Person Who Was Paid

Number Street

City State ZIP Code

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Description and value of property
transferredDescribe any property or payments received
or debts paid in exchangeDate transfer
was made

Person Who Received Transfer

Number Street

City State ZIP Code

Person's relationship to you

Person Who Received Transfer

Number Street

City State ZIP Code

Person's relationship to you

Debtor 1

Robert Deacon

First Name

Middle Name

Last Name

Case number (Unknown)

23-10722

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

 No Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust

| | | |
|--|--|--|
| | | |
|--|--|--|

Part B: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

 No Yes. Fill in the details.TRUST

Name of Financial Institution

Last 4 digits of account number

XXXX-1679

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

 Checking Savings Money market Brokerage Other

Number Street

City State ZIP Code

Name of Financial Institution

XXXX-

 Checking Savings Money market Brokerage Other

Number Street

City State ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

 No Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

Name of Financial Institution

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

 No
 Yes

Debtor 1

Robert

First Name

Middle Name

Last Name

Case number (if known)

23-10722

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

 No Yes. Fill in the details.

| Who else has or had access to it? | Describe the contents | Do you still have it? |
|-----------------------------------|-----------------------|------------------------------|
| Name of Storage Facility | Name | <input type="checkbox"/> No |
| Number Street | Number Street | <input type="checkbox"/> Yes |
| City State ZIP Code | | |
| City | State | ZIP Code |

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

 No Yes. Fill in the details.

| Where is the property? | Describe the property | Value |
|------------------------|-----------------------|----------|
| Owner's Name | | \$ _____ |
| Number Street | | |
| City State ZIP Code | | |

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- a. **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- b. **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- c. **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

 No Yes. Fill in the details.

| Governmental unit | Environmental law, if you know it | Date of notice |
|---------------------|-----------------------------------|----------------|
| Name of site | Governmental unit | |
| Number Street | Number Street | |
| City State ZIP Code | | |
| City | State | ZIP Code |

Debtor 1

Robert Deacon

First Name Middle Name

Last Name

Case number (if known)

23-10722

25. Have you notified any governmental unit of any release of hazardous material?

 No Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

 No Yes. Fill in the details.

Court or agency

Nature of the case

Status of the case

Case title

Court Name

Pending

Number Street

On appeal

Case number

City State ZIP Code

Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

 A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business

Employer identification number

Do not include Social Security number or ITIN

Deacon Construction

Business Name

Number Street

EIN: _____

City State ZIP Code

Dates business existed

From _____ To _____

Business Name

Number Street

Employer identification number

Do not include Social Security number or ITIN

City State ZIP Code

Name of accountant or bookkeeper

EIN: _____

Dates business existed

From _____ To _____

Debtor 1

Albert

First Name

Middle Name

Deacon

Last Name

Case number (if known)

23-10722

| | | | | | |
|---------------------|--|--|-------------------------------------|--|--|
| Business Name | | | Describe the nature of the business | | Employer identification number Do not include Social Security number or TIN |
| | | | | | |
| Number Street | | | Name of accountant or bookkeeper | | Dates business existed |
| | | | | | |
| City State ZIP Code | | | | | From _____ To _____ |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued:

Name _____ MM / DD / YYYY _____

Number Street _____

City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 162, 1341, 1519, and 3511.

Albert Deacon
Signature of Debtor 1

Deacon
Signature of Debtor 2

Date _____

Date _____

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

ISABEL C. BALBOA PTER 13 STANDING TRIG

CHAPTER 13 STANDING TRUSTEE
CHERRY TREE CORPORATE CENTER
535 ROUTE 38, SUITE 580
CHERRY HILL, NJ 08002-2977

neopost
06/07/2023

FIRST-CLASS MAIL

U.S. POSTAGE \$001.08⁰

U. S. Bankruptcy Court
District of New Jersey
P.O. Box 2087
Cumberland, NJ 08101

卷之三

卷之三

FILED
JEANNE A. NAUGHTON, CLERK
JUN 09 2023
U.S. BANKRUPTCY COURT
CAMDEN, N.J. DEPUTY
BY